

In re:  
Christine R. DeFrancesco  
Debtor

Case No. 23-12139-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 07, 2023

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db	+ Christine R. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714
14800176	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14800188	+ Dominic C. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714
14800195	Michael J. Dougherty, Esquire, Weltman Weinberg & Reis Co. LPA, 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: spitofskybk@verizon.net	Aug 07 2023 23:51:00	DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401
tr	Email/Text: Info@ReadingCh13.com	Aug 07 2023 23:51:50	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Aug 07 2023 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 08 2023 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2023 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 07 2023 23:51:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14800179	+ EDI: CITICORP.COM	Aug 08 2023 03:47:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14800180	+ EDI: CAPITALONE.COM	Aug 08 2023 03:47:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14803662	+ EDI: AIS.COM	Aug 08 2023 03:47:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14800181	+ EDI: RMSC.COM	Aug 08 2023 03:47:00	Care Credit/GEMB, P.O. Box 981439, El Paso, TX 79998-1439
14800182	+ EDI: CITICORP.COM	Aug 08 2023 03:47:00	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
14800183	+ EDI: WFNNB.COM	Aug 08 2023 03:47:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800184	+ EDI: WFNNB.COM	Aug 08 2023 03:47:00	Comenity Capital/BJs, Attn.: Bankruptcy

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 07, 2023

Form ID: 309I

Total Noticed: 32

			Department, P.O. Box 182125, Columbus, OH 43218-2125
14800185	+ EDI: WFNNB.COM	Aug 08 2023 03:47:00	Comenity Capital/Boscovs, Attn.: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800186	+ EDI: WFNNB.COM	Aug 08 2023 03:47:00	Comenity Capital/Ulta, Attn.: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800187	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 07 2023 23:54:23	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
14800189	+ EDI: AMINFOFP.COM	Aug 08 2023 03:47:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
14800178	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Aug 07 2023 23:51:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14800190	+ EDI: PHINGENESIS	Aug 08 2023 03:47:00	Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97076-4401
14800191	EDI: IRS.COM	Aug 08 2023 03:47:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14800192	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 07 2023 23:51:00	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
14800193	+ EDI: LENDNGCLUB	Aug 08 2023 03:47:00	Lending Club, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14800194	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 07 2023 23:54:37	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14800196	EDI: PENNDEPTREV	Aug 08 2023 03:47:00	PA Department of Revenue, Commonwealth of Pennsylvania, Bankruptcy Div., Dept. 280946, Harrisburg, PA 17128-0496
14800196	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2023 23:51:00	PA Department of Revenue, Commonwealth of Pennsylvania, Bankruptcy Div., Dept. 280946, Harrisburg, PA 17128-0496
14800197	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2023 23:54:24	Resurgent Capital Services, Attn: Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
14800198	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 07 2023 23:51:00	Select Portfolio Servicing, Inc., Attn.: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
14800199	+ EDI: RMSC.COM	Aug 08 2023 03:47:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14800200	+ EDI: RMSC.COM	Aug 08 2023 03:47:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14800201	+ EDI: WTRRN BANK.COM	Aug 08 2023 03:47:00	TD Bank USA, N.A., c/o Financial & Retail Services, Mailstop BT, P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14800177	*+	Christine R. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 07, 2023

Form ID: 309I

Total Noticed: 32

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFSKY	on behalf of Debtor Christine R. DeFrancesco spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
MARK A. CRONIN	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	Christine R. DeFrancesco	Social Security number or ITIN: xxx-xx-4700
	First Name Middle Name Last Name	EIN: ---
Debtor 2:		Social Security number or ITIN: ---
(Spouse, if filing)	First Name Middle Name Last Name	EIN: ---
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 7/19/23
Case number:	23-12139-amc	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Christine R. DeFrancesco	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4 Ashwood Lane Norristown, PA 19403	
<b>4. Debtor's attorney</b> Name and address	DAVID B. SPITOFISKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: spitofskybk@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 8/7/23

**For more information, see page 2**

Case number **23-12139-amc**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 8, 2023 at 10:00 AM</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 11/7/23</b>	
		<b>You must file:</b>		
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 9/27/23</b>	
		<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/15/24</b>	
		<b>Deadlines for filing proof of claim:</b>		
		A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	30 days after the conclusion of the meeting of creditors
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$971.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/25/23 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>			
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			